

# VEHICLE TITLES

***If I buy a car from a dealer, who does the title transfer?***

The dealer is responsible for transferring the vehicle into the new owner's name and providing plates, tabs, and registration.

***How long does a dealer have to transfer title?***

A dealer should transfer a vehicle's title within 45 days from the date of the sale.

***What do I do if my dealer temporary permit expires or is about to expire?***

First, contact the dealer. The dealer may have your plates at the place of business. If the dealer does not have your plates, and your temporary permit has expired, you can call one of the Dealer Services regional offices listed on this brochure.

***Does a VIN inspection need to be done before the title is transferred?***

Yes. If the vehicle is out-of-state it must be inspected before the transfer can be completed.

***Does the dealer have to disclose if the vehicle been insurance destroyed, rebuilt, or salvaged?***

Yes. Under Washington State Law the dealer must disclose, in writing, the following:

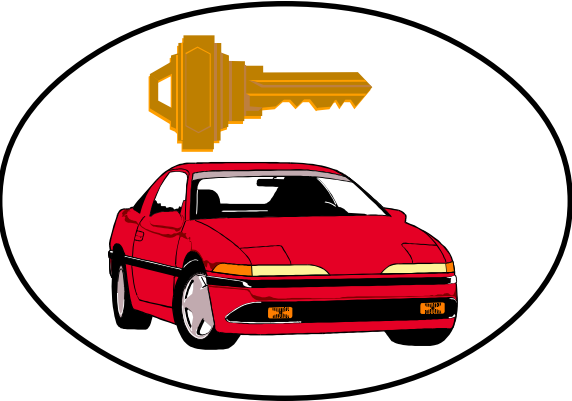
- That the vehicle's certificate of ownership (title) has been branded. Examples may be (but not limited to) Salvage/Rebuilt, Destroyed, or Junk.
- That the vehicle has been declared totaled out by an insurance company and then rebuilt.
- The vehicle's title contains the specific comment that the vehicle is Rebuilt.

***How do I transfer a title between private parties?***

Before finalizing the deal and paying for the car, be sure to get all of the necessary papers to title your car. You will need the following:

- *Odometer Disclosure Statement* form filled out and signed by the owner and the buyer. If the car is 10 years old or older you do not need the Odometer Disclosure Statement.
- The owner must release ownership in the vehicle. This is done by signing the appropriate space on the title. All persons listed on the title must sign it. If the title is lost, an *Affidavit of Loss of Title and Release of Interest* form must be completed. The form, which can be obtained from any Department of Licensing vehicle licensing office, must be signed in the presence of a notary public or vehicle licensing agent at the vehicle licensing agent's office.
- A valid emissions statement if you live in an inspection program area.

There is a penalty if the new owner does not change the title into their name within 15 calendar days from the date of purchase. The penalty is \$25 on the 16th day plus \$2 for each day thereafter up to a maximum fine of \$100. Don't delay transferring that title!



# FOR MORE INFORMATION

**Brochures on the Lemon Law, Buying and Leasing Vehicles, Repossessions, and Mechanic's Liens:**

Attorney General's Office Consumerline  
1-800-692-5082

**Information on emission testing:**

Department of Ecology  
1-800-453-4951

**Prices of used cars:**

See the N.A.D.A. Official Used Car Guide or the Kelly Blue Book. Your local bank or credit union may have a copy. Many libraries also provide these publications in their reference sections.

**General licensing information:**

See the Department of Licensing's Website at:  
[www.wa.gov/dol](http://www.wa.gov/dol)

**Dealer Services Regional Offices:**

Northeastern Region - Spokane  
(509) 482-3886

Southeastern Region - Union Gap  
(509) 575-2777

Northwestern Region - Seattle  
(206) 706-4255

Southwestern Region - Olympia  
(360) 664-6475

NOTE: Dealer Services does not regulate private party sales

*The Department of Licensing has a policy of providing equal access to its services. If you need special accommodation, please call (360) 902-3600 or TTY (360) 664-8885.*

# Buying a Vehicle



# Fast Facts and Helpful Hints

## DID YOU KNOW...

### ***Who is responsible for submitting the Seller's Report of Sale?***

If you sell or trade your vehicle, the seller (not the dealer or new buyer) is responsible for completing and submitting a Seller's Report to the Department of Licensing, within 5 days of selling the vehicle. Some dealers may complete a Seller's Report as a courtesy. However, the responsibility for that vehicle falls on you unless a Seller's Report is done.

### ***How and where do I submit a Seller's Report of Sale?***

All Washington titles have a Seller's Report attached. Or, you can obtain one from any sub-agent's office where you transfer titles, renew license plate tabs, etc. You can also submit a completed Seller's Reports at a sub-agent's office. Keep a copy for yourself.

### ***Does the Lemon Law apply to used vehicles?***

The Lemon Law applies primarily to new vehicles. It may apply to a used vehicle depending on the circumstances. Call the Attorney General's Consumerline at 1-800-692-5082 for information and a brochure.

### ***Is there a limit on interest rates?***

There is no limit, cap, or ceiling on what a dealer can charge for interest rates when a dealer is carrying the loan. You may save money by arranging for your own financing before you start shopping for a vehicle.

### ***Who do I call about repossessions?***

Contact the Attorney General's Consumerline at 1-800-692-5082 for information and a brochure.

### ***Can I find out about the previous owner?***

The dealer is not required to provide the previous owner's name and address to a buyer. The Department of Licensing is

prevented, by public disclosure laws, from disclosing previous owner information.

### ***Can I get out of a contract?***

Once you sign a contract you are bound by that contract. Read and understand each document before you sign! Helpful hints:

- You should always get a copy of each document you sign for your records;
- Get all verbal promises and representations in writing;
- Do not sign the contract unless you have read, and understand, all of its terms and agreements;
- Never, never, sign a contract with spaces left blank. Mark them out or fill them in appropriately; and
- By law, before you sign the contract, the dealer must separately disclose in writing the finance charge, insurance costs, taxes and other charges you are to pay under the contract. If they're different from those you negotiated, insist they be corrected.

### ***Can I change my mind after three days?***

No. Washington law does not provide for a three-day cooling-off period when you purchase a vehicle. Once you sign the contract, the car is yours.

### ***What is a curbstoner?***

An unlicensed dealer, or curbstoner, does not comply to state or federal laws and you have less protection when dealing with one. If you respond to a classified ad and the seller has several cars for sale, or the title and registration is not in the seller's name, you may be dealing with a curbstoner. Buying from a curbstoner increases your risks of not being able to get the vehicle title transferred, of getting a car which has been wrecked or insurance destroyed and rebuilt, or has a "rolled-back" odometer. No matter who you buy from, insist on a thorough test drive and an independent mechanical inspection before you buy.

### ***Does a dealer have to perform a safety check before he can sell a vehicle?***

No. There is not a law that requires a dealer to perform a specific safety check. However, it is a violation of dealer licensing regulations for a dealer to sell an unsafe car. This means that the car must at least have:

- Working headlights, taillights, brakelights;
- Turn signals;
- Brakes;
- Windshields with no cracks obstructing the driver's clear view of the road;
- Working windshield wipers; and
- Tires with a minimum tread depth of 2/32 of an inch, no bulges, bumps, exposed cord or ply.

### ***What should I do before I buy?***

At a minimum, take the vehicle to a mechanic and have the engine, other mechanical parts, emission control system, and safety equipment inspected and tested. If a dealer or private party is reluctant or refuses to allow an inspection, walk away. Vehicles roll off the assembly line every day. Don't be duped into thinking that one particular vehicle is the only one of its kind. There are millions more out there to choose from!

### ***Is a VIN Inspection a safety check?***

No. Vehicle Identification Number (VIN) inspections check for stolen vehicles and parts. Out-of-state vehicles must be inspected by the Washington State Patrol prior to registration and titling in this state.

### ***Does a vehicle have to be tested, and pass, a vehicle emissions test before a dealer can sell a vehicle to the public?***

No. Dealers, even though they are exempt, should be familiar with the requirements in their area. Purchase orders in emissions areas must have a disclosure statement on used vehicles (no longer under the manufacturer's warranty) indicating that an owner of a vehicle may be required to spend up to \$150 for repairs if the vehicle does not meet the vehicle emissions standards. **Emission testing is not required statewide.** For additional emission testing information, contact the Department of Ecology, at the phone number listed on the back of this brochure.

### ***What about private party sales?***

If you live in an inspection program area and you purchase a used vehicle from a private party it must have a valid emission inspection certificate to be registered under your name.

## IMPLIED WARRANTY OF MERCHANTABILITY ON USED CARS

Every vehicle sold in Washington by a dealer has an "implied" warranty that the vehicle will be fit for ordinary driving purposes. That means the vehicle must be free of major defects, reasonably safe, and of the average quality of similar vehicles available for sale in that price range. The duration and extent of coverage is conditioned on the age, mileage and price of the vehicle as well as the nature and timing of the problem. For more information on the Implied Warranty of Merchantability contact the Attorney General's Consumerline at 1-800-692-5082 for information and a brochure.

## "AS-IS" IS JUST THAT

Most used vehicles are offered by dealers "As-Is." If you waive the implied warranty and the vehicle breaks down, you will be responsible for all repairs. Whether it's one minute or one mile from the dealership, you'll still be responsible! As an informed buyer, you should consider whether negotiating away your implied warranty rights is really in your best interest.